

Norfolk, Va. Board of Trade & Commerce

INFORMATION

... ABOUT ...

**Norfolk
Portsmouth
Berkley**

Virginia

AND VICINITY

The Three Cities whose industrial growth and common commercial interests bid fair to result, through civic union, in what may be called

Greater Norfolk.

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ISSUED BY THE
BOARD OF TRADE
AND
BUSINESS MEN'S ASSOCIATION
OF
NORFOLK, VIRGINIA.

1905.

Library

H. N. CASTLE,
Statistician.

FOREWORD.

Some time between 1630 and 1649, upon the banks of the Elizabeth river and its branches, all being arms of the Chesapeake bay, in the extreme southeastern part of the state, the earliest settlers of Tidewater Virginia made their homes. From these early settlements there came into being little towns, which have grown since that period into connected settlements, still bearing different names, but practically united by one community of interests.

The oldest charter granted was to Norfolk Borough, issued in 1736, and superseded by the city charter in 1845. In 1752, Portsmouth was incorporated as a city, and in 1890 Berkley obtained its charter as a city. While these are the principal cities, others have grown up, such as West Norfolk, South Norfolk, Port Norfolk, Lamberts Point, Pinners Point, Sewells Point, Huntersville, Tanners Creek and others, all component parts of one residential and business community. As we now hear of the Boroughs of Manhattan and the Bronx, of Brooklyn, Queens and Richmond as integral parts of "GREATER NEW YORK," so in the near future we shall hear of the Boroughs of Norfolk, of Portsmouth and of Berkley as component parts of what we may for convenience call "GREATER NORFOLK."

As imperceptibly the boundaries of the separate communities have become merged in their residential and industrial union, so in time will come their corresponding civic union.

A little more re-adjustment, a little more blending of interests, the realization that will finally come, that a united city of 125,000 people can save in the marketing of its bonds, from one to two per cent. over what can be obtained by the separate cities; the realization that the city expenses can be minimized and its improvements enlarged under one governing and controlling head—then "GREATER NORFOLK," "THE GOLDEN GATE OF THE ATLANTIC," "THE NEW YORK OF THE SOUTH," will be an accomplished fact in its civic union, as it has already become in its industrial life.

The great lumber and fertilizer interests of Portsmouth and Berkley are intertwined with the financial interests of Norfolk.

The manufacturers and jobbers of Norfolk supply the wants of the Berkley and Portsmouth merchants and residents, and all three cities alike are proud of the "NORFOLK NAVY YARD," on the Portsmouth side of the river, the largest in area and destined to be the largest in importance in the United States.

Eight great trunk lines of railway have their terminals located, some on one side of the river, some on the other, and all connected by a uniting Belt line. The Trans-Atlantic and Coast Steamship lines have their wharves on both sides of the river; so

while for convenience and comparison, the figures of the three largest cities will be given separately, as well as combined, yet it should be borne in mind that they are parts of ONE composite whole, of ONE business community. Their civic union is merely a matter of time and compelling necessity.

Nature has been lavish in the opportunities offered to make this section the great distributing point of exports and imports, for nowhere between the Gulf of St. Lawrence and the Gulf of Mexico is there located so commodious a harbor, such an abundance of anchorage ground, such splendid dockage facilities. No harbor upon the Atlantic coast is so near the great North-Western, Central and South-Western manufacturing cities of St. Paul, Chicago, Cincinnati, Louisville, St. Louis and Kansas City and their contributing territory, and it is the natural outlet for their products and for the great grain growing and cattle raising districts.

Within twelve hours ride of GREATER NORFOLK are the agricultural and manufacturing products of 21,000,000 of people, and within twenty-four hours ride there live and move and have their being and industrial life 39,000,000 people. The expansive growth of the South will probably show in the next census, that within twenty-four hours ride of Greater Norfolk there will be fully one-half the population, and over half the manufacturing industries.

All indications point with certainty to

the conclusion that as the South and Southwest turn from a purely agricultural section to the development also of mines and manufactories, the concentration of railroads at Norfolk, will make it the port for a vast commerce, and just as the development of the West and Middle West have built up New York, Philadelphia and Baltimore, so the development of the South and Southwest will build up Greater Norfolk. She has had her ups and downs, her periods of progress and disaster, but through it all there has been an evolving advance.

An optimistic feeling of present strength and future greatness has always inspired her citizens, which augurs much for her ultimate destiny.

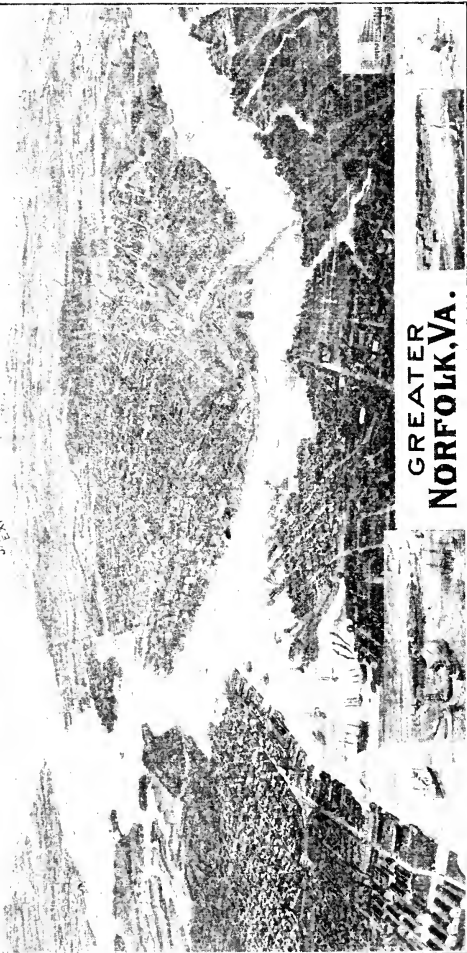
THE HARBOR.

Connected by electric lines, ferries and railroads with all points on its shores, Hampton Roads becomes the larger harbor for Greater Norfolk and the cities of the Roads, Newport News, Hampton and Old Point, aggregating a total population of 160,000 to 165,000.

The outer harbor contains an anchorage ground of forty to fifty square miles, or nearly 40,000 acres with a depth of fifty feet, while the Elizabeth River and its branches form the smaller or inner harbor with a depth of about thirty feet, and cover about 1,000 acres, which dredging is steadily increasing.

JAMESTOWN
EXPOSITION

GREATER
NORFOLK, VA.



About thirty miles of wharf front are now available, and when the smaller branches are dredged there will be an available water front of sixty to sixty-five miles out of a total port warden's line on Hampton Roads of approximately one hundred miles, constituting one of THE BEST HARBORS IN THE WORLD, large enough and deep enough to float, at one time, all the navies of the world.

Already the Captains of Industry have selected Hampton Roads as the great shipping point for that commodity, indispensable to industrial life—coal—and its next door neighbor, lumber; and who may foretell what the future shall bring forth, when these same Captains of Industry have eliminated the transshipment expenses of the products of the iron furnaces of Virginia, Tennessee and Georgia, and of the coal mines of Virginia and West Virginia and their united product, the steel rails of Maryland and Pennsylvania mills and combining the iron and the coal, at the point of their natural convergence in the great steel works upon the shores of Hampton Roads, return the steel rails, to build the railways of the South and the Southwest in the same cars that brought the raw products; and when there shall be brought to the smelting works of Greater Norfolk, the lead and zinc, the copper and tin, the silver and gold ores of Virginia, Tennessee, North and South Carolina, who may limit the possibilities of industrial growth? That these are more than mere possibilities of

realization is not unknown to those in closest touch with the ground-swell of progress that has shown its strength in the increased industrial activity.

This is the central and pivotal portion of a great internal water-way system, extending from New York to South Carolina. It is a port that remains free from ice and open from the beginning to the end of the year. It is nearest to the great agricultural and manufacturing districts of the West. It is the most accessible port to the great coal and mineral fields of Virginia, West Virginia and the natural shipping port of those products of Tennessee, North and South Carolina. It is the center of a district containing the hardwoods of the North and South, and of the Southern pine. It is the center of the greatest trucking district of the country. It is the terminus of eight great trunk railway lines and will be the terminus of another. It is equipped with warehouses and docks of magnificent proportions that will compare favorably with those of Boston, New York, Philadelphia and Baltimore. It is the most convenient point of distribution of these varied products of the fields, the forests and the mines and of manufactured products of every kind and description. Well may one ask to what extent this port will grow, when what is already so great, appears to be but the beginning of the growth.

CLIMATE.

"GREATER NORFOLK" is located in latitude 36 degrees and 50 minutes, north, and in longitude 76 degrees and 19 minutes, west, and is surrounded by arms of the sea which render more equable the heat of summer and the cold of winter. It is blessed with a climate so delightful, so mild and healthful, that sunstroke is almost unknown, and very rarely in the coldest days of winter have there been deaths from extraordinary exposures to cold. Penetrated by the salt air from the ocean, and washed by the tides which rise to a height of three to five feet, it has always been free from climatic complaints that have troubled other portions of the country not so advantageously situated.

Such a climate is of incalculable value, not only in the prevailing healthfulness of its citizens, but also in the economic saving of expense through the uniformity of conditions in the agricultural and manufacturing industries; and in these days when profits are calculated by the fraction of a cent upon a large output, small savings often are controlling factors in producing or augmenting dividends to satisfied stockholders.

When a high maximum temperature is reached, usually of one day's occurrence, it is uniformly followed by a "breathing spell" of cooler weather, accompanied by refreshing showers; when, in exceptional years, a low minimum temperature occurs,

it is followed by a rising temperature of normal, comfortable weather.

Tables I to VI, covering a period of fifteen years, show an average maximum temperature of 97.47 degrees; an average minimum temperature of 13.13 degrees; and an average mean of 59.27 degrees for this entire period, accompanied by an average precipitation of 46.27 inches. This is the best evidence of uniformity of temperature and bountiful rainfall.

THE PEOPLE.

The descendants of the hardy settlers contemporaneous with Captain John Smith and his associates, followed by the Cavaliers that settled in Virginia, are to be found, now as then, foremost in the business, social, religious and political affairs.

From them have sprung those who have made for themselves names that are pointed at with pride in the conduct of state and national affairs. Though known as the "Mother of States" because of the settlement of the newer lands by her children, all were not tempted to leave their birthright of fair lands and fair skies, nor to leave a state that has been the "Mother of Presidents" as well as being foremost in the making of American history.

After the conclusion of the Civil war, many from the North, who had seen these fertile fields, had lived in the comfortable climate and had learned to know the sterling worth of its people, and who had seen

the great business opportunities offered in the development of its resources and in the rehabilitation of its industries, came and cast their lot with the people of the South; so that the union of the Cavalier and the Puritan became an accomplished fact, in business, in church, in family and in state, to their mutual advantage, and gave an added impulse to material and social progress.

The hereditary courtesy of the Southern man has softened the brusqueness of his Northern neighbor, which, in turn, has quickened his own business activity; and the stern practicality of New England's teachings, as shown by her daughters, has been made no less practical, but none the less softened, by the gentler graces of the daughters of the South, who in turn have learned valuable lessons from their Northern associates.

For the rougher work of the field and forest, of shop and mine, of construction and transportation, under the guiding hand of the white race, there is an abundant supply of cheap labor in the 37 per cent of the population in the colored race, which still abides in the land of its ancestry, since its emancipation from slavery in 1862. And yet there is no dearth of employment for the industrious, intelligent laborer. For the indolent, there is no room, be he rich or poor, white, black or brown.

MANUFACTURING INDUSTRIES.

For nearly two and one-half centuries there has been the conduct of business, incident to a seaport town and a growing city.

The people were not trying to build up great business monopolies, or all-absorbing trusts. They were satisfied to "live and to let live;" to enjoy, and to let others enjoy the blessings of life. It had for them far more attractions than the amassing of gigantic fortunes and the accumulation of untold millions, perchance a much more rational idea of life than has obtained elsewhere.

But with the union of Southern opportunities and Northern capital, there has been, since 1880, a rapid acceleration in the growth of business industries in every direction. The census of 1900, Table VII, shows that Greater Norfolk, with a population of 106,582, had 660 manufacturing establishments, employing a capital of \$17,787,194.00. She paid out annually in wages \$4,790,450, to 11,239 employes, and the value of the manufactured product was \$19,549,540.

This increase has resulted from factors which necessarily make for growth, viz:

1st. Good sites for manufacturing establishments contiguous to water and rail, of which there are plenty yet obtainable.

2nd. Nearness to raw material and cheap transportation of the same.

3rd. Cheap power. 10 cents to $4\frac{1}{2}$ cents per kilowatt for electric power, according

to amount used, and \$2.75 per ton for coal by the car load to manufacturing consumers.

4th. Nearness to market for the manufactured products.

5th. Cheap rates of transportation both by water and rail, to and from a natural distributing point.

6th. An equable climate the year round, thereby lessening the cost of production.

7th. Cheap labor.

8th. Moderate living expenses.

9th. Freedom from strikes and other labor troubles.

10th. An increasing "near by" market caused by the rapid development of the South and Southwest, thereby calling for increased amounts of manufactured goods from the nearest supply point.

If there has been the same proportionate percentage of growth from 1900 to 1905 as obtained from 1890 to 1900, Greater Norfolk, with a population of 127,384, at the present time, has about 750 manufacturing establishments employing a capital of over \$23,000,000, pays out in wages to some 20,000 employes more than \$8,000,000, and turns out a product of over \$34,000,000.

THE LARGER INDUSTRIES.

Steadily, almost imperceptibly, there have grown a number of industries that now rank amongst the very largest in the United States and in the world. Greater Norfolk's coal shipments aggregate nearly

3,000,000 tons, and the enlargement of existing facilities and the building of new lines now in process of construction, indicate a conservative estimate of shipments from Hampton Roads of 10,000,000 tons annually.

Greater Norfolk's lumber interests are the largest in the South, aggregating some 600,000,000 feet of sawed and re-handled product, and exporting logs, squared timbers and staves to the amount of an additional 80,000,000 feet. The recent sale of one of its lumber plants and accompanying timber lands for \$1,250,000, and their consolidation with others into a still larger establishment, indicates the size of this industry.

Its peanut market is the largest in the world, some 3,500,000 bushels being handled at the various peanut factories during the year. Its trucking interests roll up an aggregate value of \$8,000,000 annually. Its stock yards bring the distinction of being the largest market for horses in the South, handling them to the amount of \$2,500,000. Its 3,500,000 bushels of oysters, engaging its attention a portion of the year, keep about 4,000 employes busy.

Its winery, the largest east of California turns the native grapes into 1,000,000 gallons of the best of wines. Its cotton exports place it fourth in the handling of this product, the shipments for the year ending August 31st, 1905, aggregating 822,930 bales, breaking all previous records and involving a money worth of some \$40,000,000.

It handles and manufactures some 200,000 tons of fertilizers each season, which places it in the front rank in this industry. As a side issue it ships fish and game to the amount of \$1,000,000 annually.

In all the industries that occupy its attention it gives steady employment to 40,000 employes at remunerative wages that enables them to build their own homes and to educate their children.

OTHER BUSINESS ENTERPRISES.

Aside from the 40 to 50 concerns that comprise these larger industries, it has some 250 to 260 additional ones engaged in the jobbing or manufacturing trades and distributing their goods over a more or less enlarged district, widening as they increase their facilities of trade. The nearly 300 concerns embrace the lines of trade enumerated on pages 15 and 16.

The smaller retail businesses engage the activities of about 1650 of Greater Norfolk's citizens, as shown in the lists of the mercantile agencies. These embrace every variety and kind of retail activity.

There is opportunity for the enlargement of existing institutions and the installation of new enterprises, large and small, to keep pace with the rapid growth of local population, which naturally seeks to supply its commercial needs at this most convenient port, whence it also seeks to send abroad the varied products of its agricultural and manufacturing industries.

Manufacturing, Jobbing and Wholesale Industries of Greater Norfolk.

AGRICULTURAL IMPLEMENTS.
AWNINGS & TENTS.
BAGGING & TIES.
BAKERS GOODS.
BARBERS SUPPLIES.
BARRELS.
BASKETS.
BED SPRINGS.
BLACKSMITH SUPPLIES.
BLANK BOOKS.
BLOCKS & PUMPS.
BOATS.
BOILERS.
BOTTLING WORKS.
BRASS FOUNDRIES.
BREWERIES.
BRICK.
BROOMS.
BUILDERS HARDWARE.
BUTTER.
BUTTER DISHES.
CARRIAGES & WAGONS.
CHEESE.
CHEMICALS.
CIGARS.
CIDER & VINEGAR.
CLOTHING.
COAL.
CONFECTIONERY.
COMFORTABLES.
COLLAR PADS.
CORNICES.
CORN MILLS.
COTTON.
COTTON COMPRESSES.
COTTON MILLS.

COTTON FIBRE.
COTTON OIL.
COTTON SEED.
COTTON YARN.
CRATES.
CREOSOTING WORKS.
CUTLERY.
DENTISTS SUPPLIES.
DEVEILED CRABS.
DISTILLERIES.
DRUGGISTS SPECIALTIES.
DRUGS.
DRY GOODS.
EGGS.
ELECTRICAL SUPPLIES.
ENGINES.
EXTRACTS.
FARM SUPPLIES.
FEED, HAY & GRAIN.
FENCES.
FLOUR.
FERTILIZERS.
FISH & GAME.
FRUIT.
FURNITURE.
GAS FIXTURES.
GROCERIES.
GUANO.
HARNESS & SADDLERY.
HARDWARE.
HARDWOODS.
HATS & CAPS.
HIDES.
HOSIERY.
ICE.
IRON FOUNDERS & MACHINISTS.

MANUFACTURING, JOBBING AND WHOLESALE
INDUSTRIES OF GREATER NORFOLK.—Con.

KNITTING MILLS.
LADDERS.
LATH.
LAWN MOWERS.
LIME & CEMENT.
LOCOMOTIVES.
LUMBER.
MACHINERY.
MANTELS & GRATES.
MARINE ENGINES.
MARBLE WORKS.
MATTRESSES.
MEAL.
MEATS.
MILL SUPPLIES.
NOTIONS.
OFFICE FIXTURES.
OILS.
OYSTERS.
PAINTS.
PAPER.
PAPER BOXES.
PATENT MEDICINES.
PATTERN & MODEL
MAKERS.
PAVEMENTS.
PEANUTS.
PEANUT BUTTER.
PEANUT SPECIALTIES.
PICKLES.
PIANOS & ORGANS.
PICTURE FRAMES.
PLATING WORKS.
PLUMBERS SUPPLIES.
POULTRY.
PRODUCE.
PROVISIONS.
RAILROAD SUPPLIES.

REGALIAS.
ROOFERS.
RUBBER GOODS.
RUBBER STAMPS.
SAIL MAKERS.
SALT DEALERS.
SASH & DOORS.
SCREENS.
SEEDS.
SHINGLES.
SHIRT & OVERALL
FACTORIES.
SHOES.
SHOE LASTS.
SILK MILLS.
SPORTING GOODS.
STEAMSHIP SUPPLIES.
STEEL SHUTTERS.
STATIONERY.
STAVES.
STENCIL CUTTERS.
STOVES.
TABLES.
TALLOW.
TANKAGE.
TEAS & COFFEE.
TIN & SHEET IRON
WORKERS.
TOBACCO.
TOYS.
TRUNKS & VALISES.
UMBRELLAS.
UNDERTAKERS SUPPLIES.
UNDERWEAR.
WINERY.
WINES & LIQUORS.
WOODENWARE.

TRUCK FARMING.

From a variety of causes, truck farming has become one of the principal industries of Tidewater Virginia. The equable climate, the fertile soil, the regular rainfall, the nearness to an unfailing and ever increasing market, the reasonable rates of transportation, have combined to make Greater Norfolk the outlet of the greatest trucking region and shipping point in the South.

The U. S. Census of 1900 states that the value of farm products in Norfolk county from 6,607 acres, was \$705,059 for the year 1899, or about \$107 per acre.

Record of shipments and intelligent estimates of this growing industry, place the annual trucking products at between \$7,000,000 and \$8,000,000, from more than 150,000 acres, and this product is not confined to one season but scattered throughout the entire year.

The truck gardener gathers and ships his cabbage, kale, onions and spinach to the northern cities in mid-winter, oftentimes realizing \$300 to \$500 per acre, gross sales. He sends his lettuce and radishes by the ship-load in the early spring, while in the North the ground is still frozen. In April and May he reaps a rich harvest from the luscious strawberries, gathered while the northern berries are not yet in bloom. In June and July he sends train-loads and ship-loads of potatoes to that ever-demanding and never-supplied market of Boston,

Providence, New York, Philadelphia, Baltimore and Washington. Later the cantaloupe and watermelon find a hearty welcome amongst the 21,000,000 people within twelve hours ride of Greater Norfolk. Nor are the standard agricultural products lacking, all producing abundantly and bringing remunerative prices either in the market at home or abroad. Live stock of all kinds and poultry, as well, find a congenial clime and reward their owners with abundant productiveness and a ready demand. And when the truck farmer has laid aside the activities of the field in the fall, he gathers the harvest of the sea from the oyster grounds adjoining his farm and thus completes the circle of the year in making every month yield its quota to his income.

COST OF LIVING.

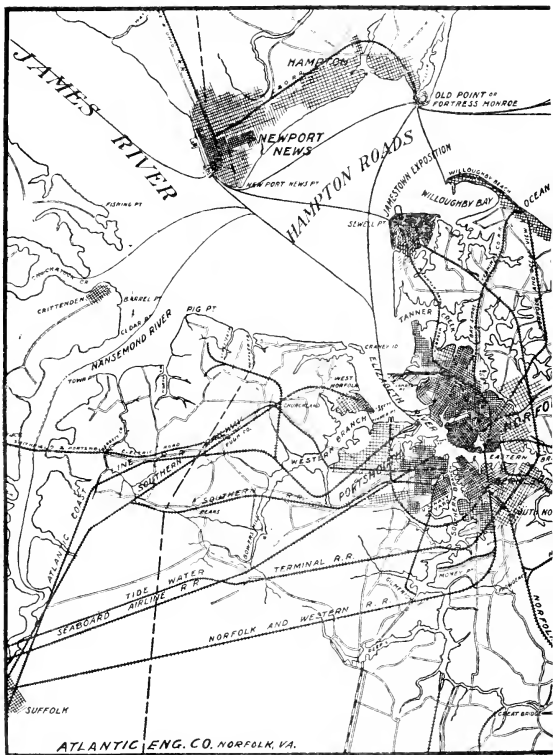
As much or as little as one chooses, will give the extremes. Industry, economy and good health will bring its reward to the man of good sense and good habits in the shape of a substantial living and a constant increase in his possessions here in Tidewater Virginia as in the wilder and less accessible portions of the country. Should one locate upon one of the five or ten acre tracts of land that can be purchased for \$25.00 to \$100.00 per acre, within twelve miles of the city, and some still nearer, he could procure fish, clams and soft shell crabs from the near-by waters; within sixty days from planting, he could gather

fresh vegetables from his garden; within a few months he would find the beginnings of his gatherings of berries and small fruits; in three to five years he could pluck grapes from his vines and fruit from his trees, and literally "sit under his own vine and fig tree," while the limit of his gathering would be restricted only by the size of his fields and by his own industry. After deducting his own needs, his surplus products find a ready market which will pay for his clothing and farm improvements and within a decade he can have a valuable home, a substantial bank account and good credit, as many another has done before him.

With capital to aid, he can, of course, accomplish all this in a much shorter time proportionate to the extent of his financial ability. Land located at from five to twenty-five miles from the city he can purchase for \$25.00 to \$60.00 per acre, according to the improvements and accessibility. Within the past few months (July, 1905) there have been sold to actual settlers, in tracts varying from 10 acres to 318 acres, more than 2,000 acres of improved and unimproved farming and truck land, at prices from \$20.00 to \$75.00 per acre, the average being \$48 per acre.

Likewise in the city, should he wish there to make his home, he would find all sorts of locations with prices corresponding to his choice and the extent of his finances. Should he wish to rent residence property, he could meet his requirements at figures ranging from \$10.00 to \$60.00 per

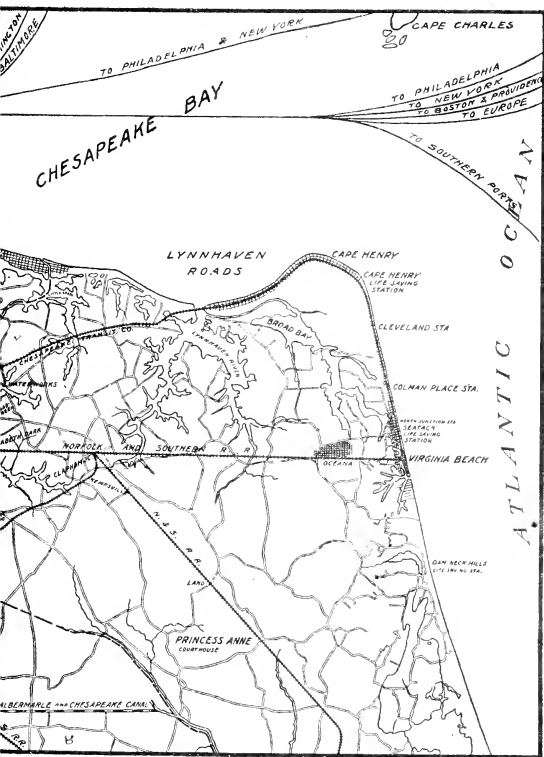
NORFOLK, PORTSMOUTH



month, a few being obtainable at \$8.00 per month and some renting as high as \$70.00, \$75.00 and \$100.00.

In the newer additions, contiguous to electric lines with a five cent fare, he can purchase lots ranging in price from \$200

BERKLEY AND VICINITY.



to \$800 per lot of 25 by 100 feet. In the older portions of the city and in the nearer additions, within walking distance of the business center, he will find desirable locations at from \$600 to \$4,000 per lot of like size. He will find facilities for build-

ing a modest home upon the payment of \$200 to \$300 as his first payment, and additional payments in monthly installments in amounts but little exceeding what he would pay in rent, and at the expiration of five to ten years, according to the cost of the property and the ratio of his monthly payments, he will own his own home. Should he have the means to build for himself, he will find reliable contractors to erect an eight to a ten room house, with ordinary comforts, at \$1,500 to \$2,500, or a dwelling, with all modern conveniences, at prices ranging from \$3,500 to \$15,000 and upward.

He can purchase improved property at prices ranging from \$600 to \$6,000 and upward. His taxes would be \$2.05 per \$100, upon a conservative valuation, in the city, and \$1.05 in the county adjacent. Good fire departments of recognized efficiency, place Greater Norfolk in the class of "favored risks," with correspondingly low rates. His fuel at \$7.00 per ton for hard, and \$6.00 per ton for soft coal, his lighting and fuel gas at \$1.00 per 1,000 cu. feet and city water at less than rates ordinarily charged in cities of like size. The cost of clothing, groceries, provisions and vegetables he will find at the usual rates and procurable at great department stores and public markets and from the smaller corner stores.

BUSINESS EXPENSES.

Store room costs from \$25.00 to \$500 per month, according to size and location. Office room can be secured at \$10.00 to \$50.00

per month. In the newer buildings with elevator service, water, heat and janitor service, 75 cents to \$1.35 per square foot of office space per year, will be a fair average. If in the manufacturing line, he will find ready assistance in securing a desirable location, convenient to railroad and water shipment facilities. A recently chartered organization proposes to purchase desirable sites and hold them at such figures as will induce the establishment of manufacturing industries. A helping hand is gladly extended by participation in the organization of bona fide enterprises, non-speculative in their character.

Material for the construction of buildings and full equipment with power can readily be obtained locally at prices that will meet outside competition.

FINANCIAL INSTITUTIONS.

Table VI shows the uniform, steady growth of this essential factor in the business development of Greater Norfolk. As the pulse of business life, it indicates how strong and vigorous or how feeble has become the commercial body. When in 1893 and the years immediately following, other portions of our country were shaken by the failure of banks and other financial institutions, the banks of Greater Norfolk pursued the even tenor of their way, without a break. The market value of their stock standing at 25 per cent. to 250 per cent. above par, their record of regular and satisfactory

dividends, their gratifying showing of a steadily accumulating surplus and increasing deposits, evidence their solidity and conservative management. The varied and all-the-year-round industries of Tidewater Virginia keep in circulation and profitable employment the capital, surplus and deposits of all the banks and trust companies of Greater Norfolk at a uniform rate of 6 per cent. upon real estate and commercial loans, thereby insuring a reasonable rate for industrial development and remunerative returns to financial institutions.

When there has been added to the investing capital of Greater Norfolk a needed \$3,000,000, the larger commercial loans that now find ready accommodation at 4 per cent and $4\frac{1}{2}$ per cent. in the money centers of the North, will remain here, where they properly belong.

CHURCHES AND SCHOOLS.

"A city that provides for the education of its children as shown by such school buildings, is a good community to live in," said a gentleman who came and saw and returned to his home in the North to close up his business and to bring on his family to become residents of Greater Norfolk.

The same can be said of the churches. In addition to the figures given in table XI there are kindergarten schools, both public and private, also private schools and academies of many years standing.

Figures, though eloquent, cannot give, in their mere presentation of results accomplished, a complete realization of the years of toil, thought and planning which have resulted in building the many institutions that here make for a higher civilization, the elimination of poverty, and for a progressive and elevating environment. Mere material prosperity, without these, would be a failure and worse than a failure. Hence when one sees from the accompanying tables, how the better things of life have kept pace with material growth, he notes the symmetrical development and feels that the city has been well builded.

BUILDINGS.

The Colonial dwelling in its simple beauty, and the modern edifice with its more pretentious showing, are here to be found side by side, to say nothing of the modern flats and apartment houses, while the moss-covered, solid-timbered warehouse, weather beaten by the storms of more than a century, challenges the enduring qualities of the fourteen-story skyscraper that has come to take its place.

The austere simplicity of the habitat of the "Gentleman of the old school" may still be found, and by its side the modern structure with its conveniences of elevator service, hot and cold water, steam heat and electric lights. The beauty of the older public buildings, with their Doric, Ionic and Corinthian columns, is giving way to

an architecture more economical of space, combining strength and utility, yet not devoid of grace and adornment. The addition of 600 to 800 office rooms in the new fire-proof buildings now erecting which will be ready for occupancy in the fall of 1905, is an index of normal and healthful growth. The New South shows in her new constructions, that the best is none too good for her use.

SUMMER AND WINTER RESORTS.

One may truthfully say that Greater Norfolk is both a summer and winter resort, and there are many locations especially fitted for the comfort, convenience and rest of those seeking change from the extremes of climate and from the wear and tear of business life.

Old Point Comfort, Virginia Beach and Pine Beach, all open the year round and readily accessible, are the best known and of National reputation. Ocean View and Pine Beach are respectively the "Atlantic City" and "Coney Island" of Greater Norfolk, affording wholesome and restful resorts for the toilers of the city. Willoughby Beach, Sewell's Point, Buckroe Beach, Cape Henry and other places, easily accessible, are the natural and inexpensive places which break the monotony of daily toil, refresh and invigorate by ocean baths and breezes, and furnish unlimited sport to the followers of Isaak Walton.

PLACES OF INTEREST.

Greater Norfolk is upon historic ground, a part of the Old Dominion State, where were enacted the earliest great events in American history. Near by, within a few hours ride by boat or rail, can be seen the ruins of the first settlement of 1607 at Jamestown; the foundation of the House of Burgesses at Williamsburg and the halls of the college whose history dates but a year later than that of Harvard, the oldest in America; also the University so wisely planned and founded by the Sage of Monticello and the old historic churches of Williamsburg, Smithfield, Hampton, Gloucester, Richmond and Greater Norfolk.

One can stand upon the spots consecrated by those patriots whose names are household words in American history and revered by every lover of his country, the names of Washington and Jefferson, of Patrick Henry and John Marshall, of Madison and Monroe; can see the monuments commemorative of events from the landing of Sir Christopher Newport at Cape Henry in 1607, through the stirring events of 1776 through the later historical epoch of 1860 and 1812, Yorktown and Great Bridge, and to 1865, when Manassas and Fredericksburg, Richmond and Petersburg, the Shenandoah Valley and the Wilderness, were enriched by the blood of the heroes who fought with Lee, Jackson and Grant in the most sanguinary strife the century had seen; can view the spot where occurred

the memorable fight between the Monitor and Merrimac-Virginia which revolutionized battleship construction and naval warfare. One can look upon nature's wonders in the sparkling waters of Lake Drummond, in the midst of the Dismal Swamp, or the Natural Bridge and caverns in the highlands of the Appalachian chain; the sand dunes of Cape Henry or the peaceful scenes in the valley lying at the base of the Blue Ridge.

She may not count her historic places by a millenium of years, but what is far better, Virginia can point to their tremendous influence on human advancement and for a higher civilization, an incentive to a broader liberty and to an unselfish, helpful growth.

JAMESTOWN EXPOSITION.

Already the eyes of the country and of the world are turning toward this section, where in 1907 will be held the great international celebration commemorating the first permanent Anglo Saxon settlement in America in 1607, at Jamestown, Va. Extensive building construction is now in progress, backed by appropriations of the United States government and by many of the State legislatures, and here will be held the greatest naval demonstration ever held in America and probably in the world. With exposition rates, what better opportunity could be afforded to visit the cradle of America's first settlements and view the harbor, bear-

ing upon its bosom the gathered navies of the world, to behold the white wings of commerce, to see the growing cities and their extensive industries, to experience the salubrious climate, to realize the tremendous natural resources of this region, to meet the people and know their warm hospitality, to view the government and municipal structures, school buildings, churches, hospitals and libraries, to visit the summer resorts and places of interest and to spend sufficient time to appreciate how a New South has been builded and how a new era has dawned upon the fairest of climes and lands.

Wherefore if you are doubtful of all this growth and remarkable showing of what has already been accomplished, as shown by the accompanying tables, "come and see."

Then when you have seen and believed and know the reality, act as any wise man should act, and participate in the life, comforts and profits that are to be found in this portion of the "Queen" of States, Tidewater Virginia.

TABLE I.—NORFOLK, VA.
Record of United States Weather Bureau.

YEARS.	TEMPERATURE.			Rainfall.
	Maxim'm	Minimum	Average.	
1890.....	96	22	61	50.22
1891.....	97	22	60	50.63
1892.....	99	19	58	49.24
1893.....	95	6	58	57.90
1894.....	97	13	60	53.09
1895.....	100	2	59	45.41
1896.....	98	11	60	44.22
1897.....	96	11	60	42.66
1898.....	96	15	60	53.14
1899.....	99	3	59	38.41
1900.....	100	13	61	39.34
1901.....	100	16	58	42.61
1902.....	98	18	59	38.48
1903.....	97	14	59	46.10
1904.....	94	12	57	42.60
15	97.47	13.13	59.27	46.27

TABLE II.—NORFOLK, VA.
Record for 1890 of U. S. Weather Bureau.

MONTHS	TEMPERATURE			Rainfall
	Max.	Min.	Average	
January....	76	25	51	1.13
February...	79	30	52	1.98
March.....	81	22	48	4.06
April.....	84	38	57	3.70
May.....	86	47	67	4.03
June.....	95	58	77	2.79
July.....	96	60	77	6.33
August.....	93	58	75	9.36
September..	89	59	72	6.64
October....	88	37	61	3.96
November..	79	30	53	0.23
December...	64	25	41	6.01

TABLE III.—NORFOLK, VA.
Record for 1895 of U. S. Weather Bureau.

MONTHS	TEMPERATURE			Rainfall
	Max.	Min.	Average	
January...	70	15	40	4.30
February...	68	2	40	2.62
March.....	76	29	47	5.36
April.....	84	39	58	6.07
May.....	96	44	64	8.60
June.....	99	58	76	2.39
July.....	95	63	76	4.36
August.....	95	63	79	2.58
September..	100	54	77	0.19
October.....	76	42	59	1.99
November..	80	28	53	3.41
December..	69	24	45	3.54

TABLE 'IV.—NORFOLK, VA.
Record for 1900 of U. S. Weather Bureau.

MONTHS	TEMPERATURE			Rainfall
	Max.	Min.	Average	
January....	65	13	42	2.13
February...	70	13	40	3.75
March.....	70	22	45	4.16
April.....	82	35	56	4.43
May.....	94	46	67	2.74
June.....	92	56	75	2.52
July.....	100	65	81	6.51
August.....	100	66	82	3.37
September..	98	57	76	1.92
October....	88	43	66	2.22
November..	78	33	55	3.34
December...	70	24	43	2.25

TABLE V.—NORFOLK, VA.
Record for 1904 of U. S. Weather Bureau.

MONTHS	TEMPERATURE			Rainfall
	Max.	Min.	Average	
January....	68	14	36	3.19
February...	76	12	36	3.56
March.....	78	28	48	3.67
April.....	84	33	55	1.13
May.....	90	50	67	2.62
June.....	94	56	74	4.17
July.....	94	65	77	6.56
August.....	92	62	76	4.24
September..	90	51	72	4.02
October.....	86	43	60	2.26
November..	69	30	49	1.96
December...	69	20	39	5.22

TABLE VI.

Financial Institutions of GREATER NORFOLK.

	CITIES.	JANUARY,					JULY,	
		1900	1901	1902	1903	1904	1905	1905
Capital	Norfolk.....	\$1,365,000	\$1,305,000	\$1,426,600	\$1,882,500	\$1,943,100	\$2,016,500	\$2,176,200
	Portsmouth.....	201,500	201,500	201,500	201,500	201,500	201,500	201,500
	Berkley.....	30,000	30,000	60,000	60,000	100,000	100,000	100,000
	Combined.....	1,596,500	1,596,500	1,688,100	2,144,000	2,244,600	2,318,000	2,477,700
Surplus	Norfolk.....	922,226	1,083,321	887,967	1,434,597	1,415,244	1,485,294	1,530,223
	Portsmouth.....	164,706	190,896	159,802	239,306	248,855	276,782	302,548
	Berkley.....	0	1,200	9,600	14,569	32,718	37,787	45,248
	Combined.....	1,086,932	1,275,417	1,057,369	1,688,472	1,696,817	1,799,863	1,878,019
Deposits	Norfolk.....	7,381,582	7,493,652	7,922,785	8,650,883	10,211,922	10,838,327	11,694,239
	Portsmouth.....	1,429,299	1,306,694	1,380,775	1,468,072	1,520,486	1,758,165	1,911,483
	Berkley.....	6,000	75,700	206,767	285,369	315,575	376,575	430,539
	Combined.....	8,816,881	8,876,046	9,510,327	10,404,324	12,047,983	12,973,482	14,036,261
Loans	Norfolk.....	5,547,602	6,511,670	6,749,107	8,292,762	9,151,855	9,666,011	10,153,846
	Portsmouth.....	1,320,815	1,297,557	1,318,336	1,382,564	1,504,353	1,511,640	1,640,777
	Berkley.....	5,000	101,000	232,082	352,456	413,213	458,919	453,159
	Combined.....	6,873,417	7,910,227	8,299,525	10,027,782	11,069,421	11,636,570	12,247,782
C	Combined.....	†78,243,520	71,953,047	77,649,088	85,013,127	90,491,368	.....	.....
B	Combined.....	†14,236,114	10,651,716	11,552,734	11,915,357	13,615,201	.....	.....

C Clearings. B Balances; all Banks of the three cities clear through Norfolk Clearing House.

† Includes R. R. Accounts not included in subsequent years. Exclusive of R. R. Accounts, clearings for 1900 would be about \$68,773,607, and balances \$9,663,855.

TABLE VII.

Manufacturing Industries of GREATER NORFOLK, per U. S. Census.

YEAR.	CITIES AND COUNTY.	No. of Establishments.	CAPITAL EMPLOYED.	No. of Wage Earners.	WAGES.	VALUE OF PRODUCT.
1880	Norfolk..... † Entire County.....	105 145	\$570,276 929,051	752 1,519	\$317,528 481,986	\$1,455,987 2,194,137
1890	Norfolk..... Entire County..... † Per Cent. Gain Entire Co.	374 505 248.3	3,417,454 10,987,399 1082.6	2,391 4,269 181.0	1,016,390 1,768,206 266.9	5,100,408 7,849,651 257.7
1900	Norfolk..... Portsmouth..... Berkley..... U. S. Navy Yard..... Balance County..... Entire County..... Per Cent. Gain Entire Co.	445 103 48 1 63 600 30.7	6,424,099 1,179,144 1,740,919 6,380,867 2,062,165 17,787,194 61.8	4,334 1,154 1,186 2,094 2,471 11,239 163.5	1,571,229 483,763 485,434 1,659,214 590,810 4,790,450 165.2	9,397,355 1,854,997 2,391,048 2,498,553 3,407,587 19,549,540 149.0
1890 to 1900	Percent. Gain State of Va.	39.4	63.4	35.7	41.9	49.6
1905	* Estimate Entire County.	750	23,283,435	20,427	8,747,362	34,414,247

† Separate figures for Portsmouth and Berkley not given in Census for 1880 and 1890.

* Estimate based on same proportionate percentage of gain as shown by Census from 1890 to 1900.

TABLE VIII.
Growth of Greater Norfolk=U. S. Census.

YEAR	CITIES AND COUNTY	POPULATION		PER CENT GAIN	
		Number	Total	YEARS	
				10	20
1880	Norfolk.....	21, 966	.....	.....	.....
	Portsmouth..	11, 390	.....	.....	.....
	Berkley.....	.....	.....	.....	.....
	Bal. County..	25, 301	58, 657	.....	.....
1890	Norfolk.....	34, 871	.....	59.2	.....
	Portsmouth..	13, 268	.....	16.5	.....
	Berkley.....	3, 899	.....	.....	.....
	Bal. County..	25, 000	77, 038	31.3	.....
1900	Norfolk.....	46, 624	.....	33.7	112.3
	Portsmouth..	17, 427	.....	31.3	53.0
	Berkley.....	4, 988	.....	27.9	.....
	Bal. County..	45, 792	114, 831	49.0	96.8
1905	†Norfolk.....	64, 500	.....	.....	.....
	†Portsmouth..	29, 400	.....	.....	.....
	†Berkley.....	9, 800	.....	.....	.....
	*Bal. County..	56, 187	159, 887	.....	.....

UNDERWRITERS' INSPECTION BUREAU.

Number of Record Pages Descriptive of Business and Manufacturing Property.

CITIES	DATE OF PUBLICATION				
	1894	1895	1900	1904	1905
Norfolk.....	80	.....	.....	285	350
Portsmouth.....	.....	.....	50	179	.....
Berkley.....	.....	21	.....	35	.....

† Directory estimate.

* Estimated by addition of same proportionate percentage of gain as obtained in Census from 1890 to 1900.

TABLE IX.

Showing Land Assessments from Tax Lists.

YEAR	CITIES AND COUNTY	ASSESSED VALUE	TOTAL	PER CENT GAIN IN YEARS		
				5	10	20
1880	Norfolk.....	\$8,765,492	\$.....	.....	.....	.....
	Portsmouth	2,706,985	.....	.....	.....	.....
	Berkley.....	210,876	.....	.....	.....	.....
	Norfolk Co.	3,227,721	14,911,074	.....	.....	.....
1885	Norfolk.....	11,988,560	.....	36.6	.....	.....
	Portsmouth	3,464,960	.....	28.0	.....	.....
	Berkley.....	647,664	.....	207.1	.....	.....
	Norfolk Co...	4,218,920	20,320,104	36.2	.....	.....
1890	Norfolk.....	14,305,335	.....	19.3	63.2	.....
	Portsmouth	3,895,750	.....	12.4	31.5	.....
	Berkley.....	1,176,369	.....	66.2	457.8	.....
	Norfolk Co...	4,755,309	24,132,763	21.7	61.8	.....
1895	Norfolk.....	19,981,930	.....	39.6	66.6	.....
	Portsmouth	4,411,241	.....	13.2	27.3	.....
	Berkley.....	1,189,252	.....	1.0	84.2	.....
	Norfolk Co...	6,172,177	31,754,600	31.1	56.2	.....
1900	Norfolk.....	22,449,970	.....	12.3	56.9	156.7
	Portsmouth	5,740,200	.....	31.2	68.9	112.0
	Berkley.....	1,497,605	.....	25.9	27.3	610.2
	Norfolk Co...	9,162,230	38,900,005	22.1	61.1	160.9
1905	Norfolk.....	29,129,190	.....	29.1	45.8	142.9
	Portsmouth	6,264,425	.....	9.1	42.0	80.8
	Berkley.....	1,615,500	.....	7.9	35.9	149.2
	Norfolk Co...	10,189,991	47,199,106	21.3	48.6	132.3

TABLE X.

Showing the parallel growth of Population and Business Interests of GREATER NORFOLK.

CITIES.		U. S. CENSUS.	DIRECTORY ESTIMATES.				
			1900	1901	1902	1903	1904	1905
Popula- tion	Norfolk.....	46,624	48,000	50,000	55,000	59,400	64,500
	Portsmouth.....	17,427	19,440	21,450	23,470	25,400	29,400
	Berkley.....	4,988	5,650	6,300	6,970	8,040	9,800
	Combined with Suburbs.....	106,582					*127,384
Postal Revenue	Norfolk.....	\$116,161	\$129,637	\$146,061	\$159,680	\$172,123	\$97,032†
	Portsmouth.....	26,881	28,914	31,437	32,797	35,785	20,024†
	Berkley.....	4,279	4,626	5,853	6,564	7,472	3,318†
	Combined.....	147,321	163,177	183,351	199,041	215,380	120,374†
Assess- ments Real & Personal	Norfolk.....	25,924,210	27,992,080	29,317,350	30,487,170	30,880,070	33,631,590
	Portsmouth.....	6,237,378	6,254,841	6,337,975	6,469,791	6,548,073	7,258,535
	Berkley.....	1,600,446	1,666,521	1,816,241	1,754,654	1,892,112	2,047,746
	Combined.....	33,822,034	35,913,442	37,471,566	38,711,615	39,320,855	42,937,871
Norfolk	Re 1 Estate Sales.....	2,717,194	2,748,353	2,300,805	2,850,366	2,765,461	2,518,287†
	Re 1 Estate Trust Deeds.....	1,767,246	1,790,901	2,125,982	3,218,120	2,171,744	1,379,773†
	Buildings Erected.....	1,230,560	2,261,950	2,168,000	2,266,756	2,186,698	1,982,000†

* Estimated at same proportionate percentage of growth as shown by U. S. Census, 1890 to 1900.
† To July.

* Estimated at same proportionate percentage of growth as shown by U. S. Census, 1890 to 1900.

† To July.

TABLE XI

Statistical Information About GREATER NORFOLK.

1905

1905

CITIES.	MILES OF STREETS.			Miles of Sewers.	U. S. PROPERTY.		No of City Buildings.	No of Five Stations.	No of Elec- tric Alarms.	No of Parks.	No of Libraries.
	Paved	Curbed and graded	Total.		No.	Value.					
Norfolk.....	54	71	125	50	3	\$ 941,000	5	5	55	6	3
Portsmouth...	6	16	22	30	3	20,550,000	3	3	21	2	0
Berkley.	2	12	14	5	1	1,000,000	1	2	0	1	0
Combined.....	62	99	161	85	7	22,491,000	9	10	76	9	3

CITIES.	PUBLIC SCHOOLS.				CHURCHES.		Y. M. C. A.	
	No.	No. of Teachers.	No. of Scholars.	Annual Expenditures.	No.	Value.	No.	Value.
Norfolk.....	18	121	11,200	\$104,000	76	\$2,939,900	3	\$75,000
Portsmouth..	6	41	3,898	24,592	47	785,800	1	35,000
Berkley.	3	25	1,200	9,900	20	107,500	0	.....
Combined.....	27	187	16,358	138,492	143	3,833,200	4	110,000

TABLE XI.—Continued.

1905

1905

CITIES.	Hospitals and Asylums.	News-papers.	Hotels.	Places of Amusement.	Military Organizations.	No of R. R. Lines.	No of Steamship Lines.	No of Banks.	No of B. & L. Associations.	No of Benevolent Orders.	ELECTRIC RYS.	
											Miles.	No. of Employees
Norfolk.....	14	14	12	9	8	7	22	14	12	92	136	750
Portsmouth...	2	6	10	1	5	2	6	3	4	34	24	132
Berkley.....	0	2	1	0	1	1	0	2	4	16	13	56
Combined (less duplicates).	16	15	23	10	14	8	26	19	17	142	173	938

CITIES.	Bonded Indebtedness.		Sinking Fund.	Value of all Public Bldgs, Parks, etc.		Taxable Property, Subject to Levy.
Norfolk.....	\$5,785,550		\$629,000	\$3,500,000	\$33,631,590†	
Portsmouth..	1,158,700		32,000	1,100,000	7,258,535†	
Berkley.....	200,000		.....	60,000	2,047,746†
Combined....	7,144,250		661,000	4,660,000	42,937,871†	

† Partially estimated. Exact assessment figures not completed August, 1905.

† Partially estimated. Exact assessment figures not completed August, 1905.

WITHIN 1ST CIRCLE
21,000,000. POP.
12 HOURS FROM
GREATER NORFOLK.

WITHIN 2ND CIRCLE
39,000,000. POP.
24 HOURS FROM
GREATER NORFOLK.

1980-1981

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**BOARD OF TRADE BUILDING,
NORFOLK, VIRGINIA.**

**QUARTERS OF
BUSINESS MEN'S ASSOCIATION.**